

Vision
Specialty Products

Simple and Affordable



UnitedHealthcare makes vision coverage simple with affordable, easy to administer vision plans for all employer groups. Routine vision exams are important even for employees who don't wear glasses or contact lenses because they may help uncover other medical problems.

And for the 75 percent¹ of American adults who do wear prescription eyewear, you can provide a well-rounded package of benefits that offers vision coverage for your employees plus convenient administration and cost-savings for you.

¹ Vision Council of America, Vision Facts and Statistics. Data based on VCA and Jobson June 2006 Vision Watch Data. Retrieved 12/21/2006

Our vision is **focused on you**



The UnitedHealthcare standard vision rider is included in most medical plans². Or, our UnitedHealthcare VisionSM plans offer a comprehensive vision care benefit with plan designs and contribution levels that are right for any employer group. We even have voluntary options.

² Check with your sales representative to determine if UnitedHealthcare's standard vision rider is included with your medical plan.

Vision options

UnitedHealthcare standard vision rider

- Included with most fully insured medical plans; available to self-funded plans
- Offers employees Preferred Pricing and discounts on frames, lenses and contacts
- Employees only pay their regular office visit copay for routine vision exams

UnitedHealthcare Vision plan

- Stand alone coverage options for all group sizes
- Flexible plan designs and copay options
- National vision care provider network
- Industry-leading benefits
- Easy administration

Features of the UnitedHealthcare standard vision rider

- Dedicated provider network in the routine vision network
- Vision exam covered in full after office visit copay
- Preferred pricing on frames and other eyewear materials
- Collection of selection frames, including many popular brands
- Discount on contact lens fitting, follow-up and materials

Standard vision rider

The UnitedHealthcare standard vision rider helps your employees maintain healthy eyes while getting the most up-to-date eyewear at affordable prices. Our vision network includes ophthalmologists, optometrists, and optical stores that are contracted to meet strict quality and service standards. Enjoy the value of preferred pricing on frames and other ophthalmic materials.

UnitedHealthcare standard vision rider	
Vision benefit	Employees pay ³
Vision exam	Office visit copay if standard vision rider is included with medical plan
Frames	
Selection frames	Preferred pricing: ⁴
Quality series frames	\$60
Elite series frames	\$85
Non-selection frames	15% discount at private practice locations, and a discount at retail locations in-network ⁵
Standard lenses⁶	Preferred pricing
Single vision lenses	\$45 ⁷
Bifocal lenses	\$65 ⁷
Trifocal lenses	\$95 ⁷
Contact lenses	
Initial fitting, follow-up and materials	Up to 20% discount ⁸
Contact lenses (non-disposable)	Up to 20% discount ⁸
Contact lenses (disposable)	Employee pays full provider-billed charges
Laser vision correction	Access to discounts on laser vision correction procedures

There is no limit on purchases of eyeglasses and contacts at preferred pricing.

³ Preferred pricing is available only at routine vision network provider locations. Please consult your vision care provider for preferred Pricing on additional lens styles (i.e. Progressive Lenses), materials and options (i.e. coatings, tints, etc.). For more information, please call customer service or visit our Web site at www.myuhc.com.

⁴ Selection frames are at private practice locations. For retail chains, you will receive a discount off billed charges (non-selection frames).

⁵ Discounts off billed charges. Actual discounts vary by retail chain. At Wal-Mart locations, you receive a 10% discount off their everyday lower prices on frames.

⁶ Standard lenses: non-aspheric, glass/plastic (CR39), clear, all powers, all sizes, standard scratch-resistant coating.

⁷ Some retail chain prices are less than the Preferred Pricing. You will pay the preferred pricing or the retail price, whichever is lower.

⁸ Applies to private practice locations only. Discounts on contact lenses do not apply at most retail locations, where members receive their lower everyday price (if applicable).

To locate a routine vision network provider near you, call toll-free 1-800-203-4317 or visit www.myuhc.com (and click on the uhcvision link).

UnitedHealthcare Vision plan

UnitedHealthcare Vision has more than 40 years of experience in the vision care industry and nearly 18 million members. We provide a comprehensive, wellness management vision benefit through our balanced network of both retail chain and private practice providers. With UnitedHealthcare Vision, you will have a vision plan that is easy to use and gives you all of the benefits of a specialty vendor plus the efficiency of seamless administration across product lines.

Benefits at a UnitedHealthcare Vision network provider	
Vision benefit	Employees pay
Comprehensive vision exam (once every 12 months)	\$10, or depending on coverage chosen ⁹
Material copay	\$10, or depending on coverage chosen ⁹
Pair of lenses for eyeglasses	One pair of standard single vision, lined bifocal, lined trifocal, or standard lenticular lenses is covered-in-full
Frames (once every 12 or 24 months)	\$50 wholesale frame allowance (approximate retail value of \$120 to \$150) at private practice providers, or a \$130 frame allowance at retail chain providers
Contact lenses instead of eyeglasses (once every 12 months)	
Covered-in-full elective contact lenses	The fitting/evaluation fees, contacts (including disposables), and up to two follow-up visits are covered in full (after applicable copay) for many of the most popular brands on the market. If covered disposable contact lenses are chosen, up to four boxes (depending on prescription) are included when obtained from a network provider. It is important to note that UnitedHealthcare Vision covered-in-full contact lenses may vary by provider. \$105 allowance toward non-covered contact lenses and fitting/evaluation fees. Materials copay does not apply for non-covered contacts. Toric, gas permeable and bifocal contacts are all examples of non-selection contacts.
All other elective contacts	An allowance is applied toward the fitting/evaluation fees and purchase of contact lenses outside of UnitedHealthcare Vision covered-in-full contacts (materials copay does not apply). Toric, gas permeable, and bifocal contacts are all examples of contacts that are outside of our covered-in-full selection.
Necessary contact lenses¹⁰	Covered in full (after applicable copay)
Laser vision correction	UnitedHealthcare Vision participants receive access to discounted laser vision correction procedures from numerous provider locations throughout the United States.

⁹Copays listed are a sample of the options available.

¹⁰Contact lenses are instead of lenses and a frame.

These services and materials are excluded from coverage under the Policy: post cataract lenses; non-prescription items; medical or surgical treatment for eye disease, which requires the services of a physician; Worker's Compensation services or materials; services or materials that the patient, without cost, obtains from any governmental organization or program; services or materials that are not specifically covered by the Policy; replacement or repair of lenses and/or frame that have been lost or stolen; and cosmetic extras.

UnitedHealthcare Vision plan

(continued)

Exam and materials covered by UnitedHealthcare Vision plan	Estimated cost without a vision plan	Less employee cost	Total savings with UnitedHealthcare Vision
Employee Only exam, Single Vision & Covered-in-Full Frames	\$275	\$0	\$275
Employee + Spouse exam, Single Vision & Covered-in-Full Frames	\$550	\$0	\$550
Employee + Child(ren) exam, Single Vision & Covered-in-Full Frames	\$825	\$0	\$825
Employee + Family exam, Single Vision & Covered-in-Full Frames	\$1,100	\$0	\$1,100

The above table highlights potential savings with a UnitedHealthcare Vision plan. Actual savings may vary.

Features

- Large national network of over 27,000 providers, including both private practice providers as well as retail chains
- Low copays on exams and materials
- Covered-in-full frame benefit
- Covered-in-full contact lens benefit
- Access to discounts on laser vision correction procedures
- Vision Direct - a mail order service for contact lenses
- Ease of administration through integrated capabilities

Out-of-network provider benefits

When you visit an out-of-network provider, you will be reimbursed up to the out-of-network maximums:

Service amount

- Exam up to \$40
- Single vision lenses up to \$40
- Bifocal lenses up to \$60
- Trifocal lenses up to \$80
- Lenticular lenses up to \$80
- Frames up to \$45
- Elective contacts up to \$105
- Necessary contacts up to \$210

Consolidated administration

Offer a comprehensive benefit program to your employees while you appreciate our simplified, cost-efficient administrative process. Employer eServices® provides online tools to streamline the entire benefit administration process. Enjoy the efficiency of being able to make simultaneous, real-time updates to all eligibility information, receive a consolidated bill, make payments online, and access standard reporting options.

Packaged Savings® program

When you purchase UnitedHealthcare Vision or other specialty products in addition to your UnitedHealthcare medical benefit plan, ask your UnitedHealthcare sales representative about our Packaged Savings program.

Contact us today
For more information,
please contact
your broker or
UnitedHealthcare
representative.





Insurance coverage provided by or through United HealthCare Insurance Company or its affiliates. Administrative services provided by United HealthCare Insurance Company, United HealthCare Services, Inc. or their affiliates.

United HealthCare VisionSM plans are provided by or through Spectera, Inc., United HealthCare Insurance Company, or their affiliates.



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